

In re:
Harry Rivera
Iris R. Rivera
Debtors

Case No. 18-12390-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 4

Date Rcvd: May 07, 2021

Form ID: 309A

Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db	+ Harry Rivera, 223 West 38th Street, Reading, PA 19606-3002
jdb	#+ Iris R. Rivera, 223 West 38th Street, Reading, PA 19606-3002
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14088748	+ AmeriHome Mortgage, P. O. Box 77407, Ewing, NJ 08628-6407
14103567	+ AmeriHome Mortgage Company, LLC, c/o McCabe, Weisberg & Conway, P.C., 123 South Broad Stret, Suite 1400, Philadelphia, PA 19109-1060
14124602	+ AmeriHome Mortgage Company, LLC c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14127486	+ Ark Law Group, PLLC, 1715 114th Avenue SE, Suite 220, Bellevue, WA 98004-6906
14088750	+ Benchmark Federal Credit Union, P. O. Box 2387, West Chester, PA 19380-0114
14088751	Benchmark Federal Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14088752	+ Bianca Rivera, 1519 Palm St., Reading, PA 19604-1856
14088759	+ Commonwealth of PA, Office of Attorney General, 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14088762	+ Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464-3242
14088763	Diamond Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14088767	HC Processing Center, P. O. Box 802, Springdale, AR 72765-0802
14110903	+ HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020-2361
14088768	+ Integrated Medical Group PC, 82 Tunnel Rd., Pottsville, PA 17901-3869
14110305	+ Met-Ed, 101 Crawfords Corner Rd Bldg#1 Ste 1-511, Holmdel, NJ 07733-1976
14088771	Met-Ed, 76 S. Main St. A-RPC, Akron, OH 44308-1890
14279387	MidFirst Bank, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14243112	+ MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14088773	+ Nestle Waters North America, 375 Paramount Dr., Raynham, MA 02767-5154
14097645	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
14088774	Nissan Motor Acceptance Corp., P. O. Box 660360, Dallas, TX 75266-0360
14088775	+ Northland Group Inc., P. O. Box 390846, Mail Code CPK9, Minneapolis, MN 55439-0846
14088777	Patient First, P. O. Box 758941, Baltimore, MD 21275-8941
14088778	Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775
14088779	+ Reading Health System, P. O. Box 16051, Reading, PA 19612-6051
14088781	+ Regency Finance Company, 3225 N. Fifth St., Ste. 8, Reading, PA 19605-2451
14088782	Scott J. Best, Esquire, Welsman, Weinberg & Reis Co., LPA, 170 S Independence Mall W, Ste 874W, Philadelphia, PA 19106-3334
14088784	St. Christopher's Pediatric Assoc., SCHC Pediatric Associates LLC, P. O. Box 828699, Philadelphia, PA 19182-8699
14088785	+ St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Ste. 203, Billings, MT 59102-4151
14088786	St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985
14105031	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14108036	+ Toyota Motor Credit Corporation, as servicer for Toyota Lease Trust, c/o KML Law Group, P.C., 710 Market Street, Suite 5000 Philadelphia, PA 19106-2312
14088790	+ Tri-County Area Fed. Credit Union, 1550 Medical Drive, Pottstown, PA 19464-3225
14169511	+ Web Loan USA, c/o Allocation Adjustment, P. O. Box 258, Phoenix, AZ 85001

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14088795 West Reading Radiology Assoc., 2 Meridian Blvd., Second Fl., Wyomissing, PA 19610-3202

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dsgrdg@ptdprolog.net	May 08 2021 02:15:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
tr	+ EDI: QRHHOLBER.COM	May 08 2021 03:13:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	May 08 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2021 02:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2021 02:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	May 08 2021 02:17:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14088749	+ Email/Text: rperez@arcadiarecovery.com	May 08 2021 02:17:00	Arcadia Recovery Bureau, 645 Penn St., Reading, PA 19601-3559
14088754	EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
14088753	EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14088755	EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14112475	EDI: BL-BECKET.COM	May 08 2021 03:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14114151	+ Email/Text: bankruptcycollections@citadelbanking.com	May 08 2021 02:28:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14088757	+ Email/Text: bankruptcycollections@citadelbanking.com	May 08 2021 02:28:00	Citadel Federal Credit Union, P. O. Box 72147, Thorndale, PA 19372-0147
14088758	+ EDI: CITICORP.COM	May 08 2021 03:13:00	Citi Card, P. O. Box 6500, Sioux Falls, SD 57117-6500
14088760	+ EDI: CCS.COM	May 08 2021 03:13:00	Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
14088761	+ Email/Text: dsgrdg@ptdprolog.net	May 08 2021 02:16:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14121747	+ EDI: AIS.COM	May 08 2021 03:13:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14088764	EDI: DCI.COM	May 08 2021 03:13:00	Diversified Consultants, Inc., P. O. Box 551268, Jacksonville, FL 32255-1268
14088765	+ Email/Text: bknotice@ercbpo.com	May 08 2021 02:17:00	Enhanced Recovery Company, P. O. Box 57547, Jacksonville, FL 32241-7547
14088766	EDI: BLUESTEM	May 08 2021 03:13:00	Fingerhut Credit Acct. Svs., P. O. Box 1250, Saint Cloud, MN 56395-1250
14123950	EDI: JEFFERSONCAP.COM	May 08 2021 03:13:00	Jefferson Capital Systems LLC, Po Box 7999,

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			Saint Cloud Mn 56302-9617
14088756	EDI: JPMORGANCHASE	May 08 2021 03:13:00	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14088770	Email/Text: PBNCNotifications@peritussservices.com	May 08 2021 02:16:00	Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043
14118801	+ EDI: MID8.COM	May 08 2021 03:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14446038	+ EDI: AISMIDFIRST	May 08 2021 03:13:00	MidFirst Bank, 999 NW Grand Boulevard Suite 100, Oklahoma City, OK 73118-6051
14088772	+ Email/Text: Bankruptcies@nragroup.com	May 08 2021 02:29:00	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
14102608	EDI: AGFINANCE.COM	May 08 2021 03:13:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14088776	EDI: AGFINANCE.COM	May 08 2021 03:13:00	OneMain, Spring Towne Center, 2663 Shillington Rd., Ste. E, Sinking Spring, PA 19608-1758
14116559	EDI: PRA.COM	May 08 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14118958	EDI: Q3G.COM	May 08 2021 03:13:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14088780	+ Email/Text: joey@rmscollect.com	May 08 2021 02:29:00	Receivables Management Systems, P. O. Box 8630, Richmond, VA 23226-0630
14088783	EDI: AISSPRINT	May 08 2021 03:13:00	Sprint Customer Service, P.O. Box 8077, London, KY 40742
14089582	+ EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14088787	EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14088788	EDI: TFSR.COM	May 08 2021 03:13:00	Toyota Motor Credit Corp., 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14378379	EDI: BL-BECKET.COM	May 08 2021 03:13:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14088789	+ Email/Text: bankruptcydepartment@tsico.com	May 08 2021 02:29:00	Transworld Systems Inc., 500 Virginia Dr., Ste. 514, Fort Washington, PA 19034-2733
14088791	Email/Text: bkrcy@ugi.com	May 08 2021 02:29:00	UGI Utilities, Inc., P. O. Box 13009, Reading, PA 19612-3009
14088792	+ Email/Text: bankruptcy@unum.com	May 08 2021 02:16:00	Unum, 1 Fountain Square, Chattanooga, TN 37402-1306
14088793	+ EDI: VERIZONCOMB.COM	May 08 2021 03:13:00	Verizon, 500 Technology Dr., Suite 550, Weldon Springs, MO 63304-2225
14088794	EDI: RMSC.COM	May 08 2021 03:13:00	Wal-Mart, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14088769	##+	Keystone Kidney Assoc., PC, 2701 Blair Mill Rd., Ste. 30, Willow Grove, PA 19090-1041

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:			
Debtor 1:	Harry Rivera		Social Security number or ITIN: xxx-xx-5053
	First Name	Middle Name	Last Name
Debtor 2:	Iris R. Rivera		Social Security number or ITIN: xxx-xx-5930
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 4/11/18
Case number:	18-12390-pmm		Date case converted to chapter: 7 5/6/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Harry Rivera	Iris R. Rivera
2. All other names used in the last 8 years		
3. Address	223 West 38th Street Reading, PA 19606	223 West 38th Street Reading, PA 19606
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 5/7/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 16, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/16/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	